

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

IN RE:  
HOWARD, ALAN J  
HOWARD, LAUREL J.  
  
Debtor(s)

CHAPTER 7 CASE  
CASE NO. 08B-04307 JS  
JUDGE JOHN SQUIRES

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON APPLICATIONS  
FOR COMPENSATION, AND HEARING ON THE ABANDONMENT  
OF PROPERTY BY THE TRUSTEE**

TO the Debtor(s), Creditors, and other Parties in Interest:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held.

At: DuPage County Courthouse  
505 N. County Farm Road, Room 4016  
Wheaton, Illinois 60187

on: **February 6, 2009**  
at: **10:00 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.
3. The Trustee's Final Report shows total:

a. Receipts	\$ <u>12,816.08</u>
b. Disbursements	\$ <u>0.00</u>
c. Net Cash Available for Distribution	\$ <u>12,816.08</u>

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation Previously <u>Paid</u>	Fees Now <u>Requested</u>	Expenses Now <u>Requested</u>
DAVID GROCHOCINSKI, TRUSTEE (Trustee Fees)	0.00	\$2,031.61	

GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD. (Trustee's Firm Legal Expenses)	0.00	\$72.00
GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD. (Trustee's Firm Legal Fees)	0.00	\$2,775.00
SCOTT, HOREWITCH, PIDGEON & ABRAMS, LLC (Trustee's Accountant Fees)	0.00	\$1,000.00

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

<u>Applicant</u>	Compensation Previously <u>Paid</u>	Fees Now <u>Requested</u>	Expenses Now <u>Requested</u>
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6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%.

Allowed priority claims are:

<u>Claim Number</u>	<u>Claimant</u>	Allowed <u>Amount of Claim</u>	Proposed <u>Payment</u>
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7. Claims of general unsecured creditors totaling \$112,607.95 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 6.16%.

Allowed general unsecured claims are as follows:

<u>Claim Number</u>	<u>Claimant</u>	Allowed <u>Amount of Claim</u>	Proposed <u>Payment</u>
001	CAPITAL RECOVERY ONE	\$ 560.52	\$ 34.53
002	LVNV FUNDING LLC ITS SUCCESSORS & ASSIGNEE	\$ 9,813.29	\$ 604.57
003	LVNV FUNDING LLC ITS SUCESSORS & ASSIGNS AS ASSIGNEE	\$ 13,755.49	\$ 847.44
004	PYOD LLC ITS SUCCESSORS & ASSIGNS AS ASSIGNEE OF	\$ 9,335.20	\$ 575.12
005	LVNV FUNDING LLC ITS SUCCESSORS & ASSIGNS OF	\$ 21,481.85	\$ 1,323.44
006	DJ ORTHOPEDICS LLC	\$ 192.01	\$ 11.83
007	CHASE BANK USA	\$ 11,798.86	\$ 726.89
008	AMERICAN EXPRESS BANK FSB	\$ 2,748.85	\$ 169.35
009	AMERICAN EXPRESS CENTURION BANK	\$ 3,972.85	\$ 244.76
010	AMERICAN EXPRESS CENTURION BANK	\$ 19,605.03	\$ 1,207.81

011	FIA CARD SERVICES NA	\$	7,701.05	\$	474.44
012	FIA CARD SERVICES NA BANK OF AMERICA	\$	11,642.95	\$	717.29

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee application(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor has been discharged.
11. The Trustee proposed to abandon the following property at the hearing: books and records of the debtor, wood wash stand, household goods, diamond pendant, and pearls.

Dated: December 31, 2008

For the Court,

By: KENNETH S. GARDNER

Kenneth S. Gardner  
Clerk of the United States Bankruptcy Court  
219 S. Dearborn Street; 7th Floor  
Chicago, IL 60604

Trustee: DAVID GROCHOCINSKI, TRUSTEE  
Address: 1900 RAVINIA PLACE  
ORLAND PARK, IL 60462  
Phone No.: (708) 226-2700

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN**

IN RE:  
HOWARD, ALAN J  
HOWARD, LAUREL J.

CHAPTER 7 CASE  
CASE NO. 08B-04307 JS

Debtor(s)

JUDGE JOHN SQUIRES

**ORDER AWARDING COMPENSATION AND EXPENSES**

THIS MATTER BEING HEARD on the Trustee's final requests for the allowance of fees and expenses of administration, notice having been given and the Court being duly advised:

IT IS HEREBY ORDERED that the Trustee's compensation and expenses are allowed as follows:

1.	Trustee's compensation	\$ <u>2,031.61</u>
2.	Trustee's expenses	\$ <u>0.00</u>
	TOTAL	\$ <u>2,031.61</u>
3.	Chapter 11 Trustee's compensation	\$ <u>0.00</u>
4.	Chapter 11 Trustee's expenses	\$ <u>0.00</u>
	TOTAL	\$ <u>0.00</u>

IT IS FURTHER ORDERED that the requests for compensation and expenses are allowed as follows:

1.	Attorney for the Trustee	
a.	Compensation	\$ <u>2,775.00</u>
b.	Expenses	\$ <u>72.00</u>
c.	Chapter 11 Compensation	\$ <u>0.00</u>
d.	Chapter 11 Expenses	\$ <u>0.00</u>
2.	Accountant for the Trustee	
a.	Compensation	\$ <u>1,000.00</u>
b.	Expenses	\$ <u>0.00</u>
c.	Chapter 11 compensation	\$ <u>0.00</u>
d.	Chapter 11 Expenses	\$ <u>0.00</u>

3. Other Professionals

TOTAL	\$ <u>3,847.00</u>
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IT IS FURTHER ORDERED that the Trustee is directed to pay the allowances listed above after the Trustee's Distribution Report is filed with the Clerk of the Bankruptcy Court.

DATED this \_\_\_\_\_ day of \_\_\_\_\_, 200 \_\_\_\_.

ENTERED \_\_\_\_\_  
JOHN SQUIRES  
UNITED STATES BANKRUPTCY JUDGE

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 08-04307User: amcc7  
Form ID: pdf002Page 1 of 2  
Total Served: 59

Date Rcvd: Dec 31, 2008

The following entities were served by first class mail on Jan 02, 2009.

db +Alan J. Howard, 428 Belleview Ave., West Chicago, IL 60185-2154  
jdb +Laurel J. Howard, 428 Belleview Ave., West Chicago, IL 60185-2154  
aty +Ariane Holtschlag, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place, Orland Park, IL 60462-3760  
aty +Brian D Johnson, Grochocinski, Grochocinski & Lloyd, 1900 Ravinia Place, Orland Park, IL 60462-3760  
aty +David E Grochocinski, Grochocinski & Grochocinski, 1900 Ravinia Place, Orland Park, IL 60462-3760  
aty +David P Lloyd, Grochocinski, Grochocinski & Lloyd, 1900 Ravinia Place, Orland Park, IL 60462-3760  
aty +Grochocinski Grochocinski & Lloyd Ltd, 1900 Ravinia Place, Orland Park, IL 60462-3760  
aty +Kathleen McGuire, Grochocinski, Grochocinski & Lloyd, Ltd, 1900 Ravinia Place, Orland Park, IL 60462-3760  
aty +Kerrie S Neal, Zalutsky & Pinski, Ltd., 20 North Clark St, Suite 600, Chicago, IL 60602-4184  
tr +David E Grochocinski, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place, Orland Park, IL 60462-3760

11980473 +Aes/key Corp Trust, Po Box 2641, Harrisburg, PA 17105-2641  
11980475 +American Express, Becket and Lee, Po Box 3001, Malvern, PA 19355-0701  
12317376 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
12317377 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
11980477 +American Honda Finance, American Honda Finance Corp, Po Box 168088, Irving, TX 75016-8088  
11980476 +American Honda Finance, 601 Campus Drive, STC-7, Arlington Heights, IL 60004-7832  
11980480 +Bank One, 1111 Polaris Pkwy Ste 31, Columbus, OH 43240-2031  
11980481 +Bank One Na, 1 N Dearborn St Ste 1-01, Chicago, IL 60602-4331  
11980479 +Bank of America, Bank of America Attn: Bankruptcy NC4-10, Po Box 26012, Greensboro, NC 27420-6012  
11980478 +Bank of America, Bank of America Attn: Bankruptcy Dept NC, Po Box 26012, Greensboro, NC 27420-6012  
12247338 +CHASE BANK USA, C/O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
11980483 +Capital 1 Bank, Attn: C/O TSY'S Debt Management, Po Box 5155, Norcross, GA 30091-5155  
11980484 +Chase, Chase CC Srvs/Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204  
11980485 +Citgo Oil / Citibank, Citi Corp Credit Services Centralize, Po Box 20507, Kansas City, MO 64195-0507  
11980486 Citi Mortgage Inc, Attention: Bankruptcy Department, Po Box 79022, Ms322, St. Louis, MO 63179  
11980487 +Citi/ Credit Dispute Unit, Citi Corp Credit Svcs Centralize, Po Box 20507, Kansas City, MO 64195-0507  
11980488 +Citibank, Citi Corp Attention: Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
11980489 +Dj Orthopedics Llc, C/O Aargon Collection Agency, 3025 West Sahara Ave, Las Vegas, NV 89102-6094  
11980490 +Exxmbciti, Po Box 6003, Hagerstown, MD 21747-6003  
11980491 +First USA Bank - Chase, Attention: Customer Service, Po Box 94014, Palatine, IL 60094-4014  
11980496 +HSBC Mortgage Services, P.O. Box 9068, Brandon, FL 33509-9068  
11980497 +HSBC Mortgage Services, P.O. Box 37282, Baltimore, MD 21297-3282  
11980493 +Harvard Collection Service, 4839 North Elston Avenue, Chicago, IL 60630-2589  
11980494 Honda Finance, P.O. Box 660670, Dallas, TX 75266-0670  
11980495 Hsbc Bank Usa Na, 1 Hsbc Ctr Fl 18, Buffalo, NY 14203  
11980498 +Hsbc/carsn, Po Box 15522, Wilmington, DE 19850-5522  
12207278 +Issac I. Cohen, MD SC, c/o Edgerton & Edgarton, 125 Wood St., P.O. Box 218, West Chicago, IL 60186-0218  
11980500 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
12206409 PYOD LLC its successors and assigns as assignee of, Washington Mutual, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
11980503 +Rnb-fields3, Attn.: Bankruptcy, 6356 Corley Rd, Norcross, GA 30071-1704  
11980504 +Rush Presbyterian, P.O. Box 73952, Chicago, IL 60673-0001  
11980505 +Sears, CitiCorp Credit Services Centeralized B, Po Box 20507, Kansas City, MO 64195-0507  
11980506 +Shell Oil / Citibank, Citi Corp Credit Services, Attn.: Centra, Po Box 20507, Kansas City, MO 64195-0507  
11980507 +Unvl/citi, Citi Corp Credit Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
11980508 ++VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054  
(address filed with court: Von Maur, 6565 Brady, Davenport, IA 52806)  
11980511 +WFNBB / Lane Bryant, Po Box 182125, Columbus, OH 43218-2125  
11980512 +WFNBB / The Avenue, Po Box 182125, Columbus, OH 43218-2125  
11980509 +Wash Mutual/Providian, Attn: Bankruptcy Dept, Po Box 10467, Greenville, SC 29603-0467  
11980510 +Wffinancial, 2727 Maple Ave, Lisle, IL 60532-3280

The following entities were served by electronic transmission on Jan 01, 2009.

11980474 +E-mail/Text: BANKRUPTCY@CITIRL.COM Amc Mortgage Services, Po Box 11000, Santa Ana, CA 92711-1000  
12580769 +E-mail/PDF: rmscedi@recoverycorp.com Jan 01 2009 01:31:00 Capital Recovery One, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
12451906 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 01 2009 01:31:24 FIA CARD SERVICES, N.A./BANK OF AMERICA, by American InfoSource L.P. as its agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
11980492 +E-mail/PDF: gecsedci@recoverycorp.com Jan 01 2009 01:30:24 Gemb/l&t, Po Box 981400, El Paso, TX 79998-1400  
11980499 +E-mail/PDF: gecsedci@recoverycorp.com Jan 01 2009 01:30:18 Jc Penney, Attention: Bankruptcy Department, Po Box 103106, Roswell, GA 30076-9106  
12206408 E-mail/Text: resurgentbknotifications@resurgent.com  
LVNV Funding LLC its successors and assigns as, assignee of Citibank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0752-1  
Case: 08-04307

User: amcc7  
Form ID: pdf002

Page 2 of 2  
Total Served: 59

Date Rcvd: Dec 31, 2008

The following entities were served by electronic transmission (continued)

11980502	+E-mail/Text: bankrup@nicor.com Aurora, IL 60507-0549	Nicor Gas, P.O. Box 549,
11980501	+E-mail/Text: bankrup@nicor.com	Nicor Gas,
12580770	Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662 E-mail/PDF: rmscidi@recoverycorp.com Jan 01 2009 01:31:02 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12185545	+E-mail/PDF: rmscidi@recoverycorp.com Jan 01 2009 01:31:01 Recovery Management Systems Corporation, For GE Money Bank, dba JCPENNEY CREDIT SERVICES, 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605	TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

11980482	Cancer Care & Hematology Specialist
12366009*	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701 TOTALS: 1, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 02, 2009

Signature:

